

SPRING FUN FACTS

Spring is the beautiful time of year when the world gets a fresh start. The trees are coming back to life. Flowers are poking their colorful heads up thru the ground. Gardens are planted in hopes of a bountiful feast in the summer and fall. Spring is also full of other fun facts. Read on for a few you may not know.

1. Are you in the Colorado Rocky Mountain region? A long-term study has found that spring is now beginning 3 weeks sooner than it did in the 1970s. You know, back when your parents were kids.
2. There is a myth that you can balance an egg on its end on the Spring Equinox. It is just that ... a myth. It is impossible every day.
3. There is a push to rename the Spring Equinox the March Equinox to end the Northern Hemisphere bias. When we have spring, the Southern Hemisphere has fall.
4. The opening of Japan's national flower, the cherry blossom, indicates the start of spring.
5. According to Greek mythology, spring is the return of Persephone. She is the goddess of plants and fertility.
6. Are you having a growth spurt? You're not alone. Kids tend to grow faster in the spring.
7. Poland really knows how to say goodbye to winter. On the first day of spring, they gather to burn an effigy and throw it into the river.
8. Did you know couples are more likely to break up in spring or two weeks before Christmas? At least, that was the result of a Facebook study.

SPRING 2019

CLAIM YOUR YOUTH



MANAGE YOUR TIME FOR A BETTER END TO THE SCHOOL YEAR

CLAIM YOUR YOUTH™



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What's Inside

Warm weather, late nights, mingling with friends and setting up trysts with crushes, and, most importantly, being relaxed. That's what summer is about, right?

Too bad it's not quite summer yet, and you still have to finish up big projects and study for finals. Sorry to stomp on your dream of escaping the confines of school, but won't the reward be even more satisfying? I hope so, or we don't have much of an article here.

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MANAGE YOUR TIME FOR A BETTER END TO THE SCHOOL YEAR

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There's an early episode of Modern Family where Gloria is quizzing Manny, then tries to trick him and he passes. She praises him by saying, "If I can't fool you, then your teachers won't be able to."

Manny replied, "I don't think they're trying to fool us, mom."

He's right, they aren't. With that being said, year-end project instructions are provided by your teachers well before the end of the term, and everything they're teaching you from the syllabus is preparing you for finals. Therefore, you've actually had months to work on the biggest project or test of the year.

Now that you've realized that you did, in fact, have more time than you thought, setting a schedule is important. You wouldn't believe how just working on a little each night can go a long way. Here's a good way to look at it:

30 minutes a night x 3 nights a week x 10 weeks = 15 extra hours of research and studying.

30 Minutes really isn't that much time, you'll still have two nights a week to not worry about it, and 10 weeks is generous because this means you still can enjoy

most of January and then Spring Break. Of course, both large projects and strenuous finals will require much more time to be dedicated to each, but adding a few minutes a night will alleviate some of the pressure.

You may argue that you have multiple projects and many finals. I know; why would you think I wouldn't know that? I've already been through school. And you have sports or band or debate team or chess club or the school newspaper or are busy trying to court somebody. Seriously, I know. Life is busy, there's no denying that fact, but now you're just supporting my argument. Using spare minutes (and they're there, you know they are) to your advantage is going to help you tremendously in the long run.

Stress is very detrimental to your focus, so if you procrastinate until the end and overwhelm yourself then your project and scores may suffer. You will be mentally - and physically-drained—and that's on top of the exhaustion you're already expecting. Do yourself a favor for your future: manage your time by doing a little each night over a long stretch. This gives you breathing room for a correction or change, and it also allows you to enter the summer in an already-relaxed state of mind.

The future is hectic; balance and preparation can cure the chaos.

CREDIT UNION PHILOSOPHY

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RECYCLING 101



Single use items were all the rage thru the 70s, 80s and 90s. Now, we are smarter. We know they have taken over our landfills and used up many natural resources. Recycling fortunately became popular in the 2000s after being long overdue. While we would like to be able to recycle everything, we can't. This is a list of the top items to recycle.

- **ALUMINUM CANS** – Recycling one takes 95% less energy than creating a new can. Plus, in many places you can still sell them and earn a few bucks.
- **PET PLASTIC BOTTLES** – In simpler terms, think single use water bottles. Did you know 80% of them end up in the landfill each year? Since they are the most used form of plastic, they are also easy to recycle. Look for a recycle bin and not a trash can.
- **NEWSPAPER** – Did you know you can recycle more than just newspaper? All of your scrap paper, even this newsletter, can go right along with it.
- **STEEL CANS** – More than 80 million tons of steel are recycled in the U.S. each year! The energy savings is equivalent to the amount of energy needed to power 18 million homes.
- **HDPE PLASTIC BOTTLES** – You can identify this type of plastic by the logo on the bottom. If you see 3 arrows forming a triangle, look for the number inside. You will see a number 1-7. Check locally to see what numbers are recycled in your area. Numbers 1 and 2 are recyclable almost everywhere.
- **CORRUGATED CARDBOARD** – In 1996, nearly 14% of solid waste in the U.S. was OCC (old corrugated cardboard). Break down the box and put it in the recycle bin to lower that number.
- **GLASS CONTAINERS** – Recycling one glass bottle can save enough energy to light a 100 watt lightbulb for four hours. Plus, recycled glass creates 20 percent less air pollution and 50 percent less water pollution.
- **MAGAZINES AND MIXED PAPER** – With the paper thrown away in America each year, we could build a 12-foot wall from New York to California. Instead, we could save 17 trees and 7,000 gallons of water by recycling one ton of paper.
- **COMPUTER** – If it still works and you just aren't using it anymore, you can give it to a friend or family member or make a donation to a non-profit. You may even want to consider selling it for a little extra cash. If it doesn't work, recycling centers will dismantle it and salvage the usable parts. There may even be a school in your area that will take it to teach kids computer repair skills.

If your family doesn't recycle, these items are a good place to start. You may be able to recycle even more in your area. You will be able to find out exactly what through a simple Google search.

DOING LAUNDRY & OTHER BORING ADULT STUFF

If I may date myself and quote MxPx:
 "Responsibility? What's that? I don't want to think about it; we'd be better off without it."



Punk music: there's something you shouldn't be completely influenced by during college. Don't let that deter you, however, for it's going to be beneficial and a blast—as long as you're mentally-prepared and have budgeted for the added tasks that come with being independent.

Whether you're leaving or staying close (and distancing yourself from family) for college, there are going to be extra costs tacked onto your freedom. Here are some things you take for granted from your parents: Food, shelter, utilities, transportation, and laundry. The list could go on, but you have adult things to do, remember?

Unless you decide to live off-campus, a dorm will cover your head and provide electricity, and meal plans can be wrapped into loans or paid in full beforehand. There are free university shuttles, and bus and metro cards that you can purchase at a substantial discount through the city. Lastly, get ready to break out the old-fashioned quarters and use a laundromat—make sure you stay close to your loads because lurkers can't afford anything new just like you.

You also need to be prepared for hidden costs like computer and software purchases, health center use, athletic center access, textbooks and printing, and other various fees that could range from \$1 to \$1000!

To cover these costs, DON'T get a credit card. They're dangerous, so use cash, services like PayPal, or a debit card. Check your federal and private loan options as well, because you could add cost of living expenses to be paid in full later (with a lot of interest).

Don't forget about having fun—you need to budget for that as well. Dang it!